

Volume 22, No. 6

Department of Economic Development

National recession still limiting sustained economic growth in Missouri

Missouri's economic conditions remain clouded by uncertainty as the national recession continues to have a major impact on the state by limiting sustained economic growth, according to the Missouri Department of Economic Development.

The 2001-2002 recession is often compared with the downturns over the previous two decades. It is clear that this recession is having a considerably longer impact on Missouri's economy than the previous two, at least in terms of the effect on jobs. The recession of 1982 lasted 12 months; the 1990-91 downturn lasted 14 months. Based on data as of October, this downturn is into its 19th month

Recent national reports have suggested this could be a "jobless recovery" where employers rely more on cost cutting and increased productivity from the existing workforce rather than on hiring additional workers. Such a trend could contribute to higher unemployment rates and continued labor market uncertainty.

"While there are some occasional indications that the national economy is starting to gain strength, Missouri's economy, particularly the labor markets, continues to struggle.

Cardinals stadium

Venture capital

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Year-over-year job losses in Missouri continue to be relatively worse than all but a few states," said DED Director Joe Driskill. "This is largely due to the fact that we sustained major job losses in the manufacturing sector in the months before October of 2001, a period prior to the recession and in the early months of the recession."

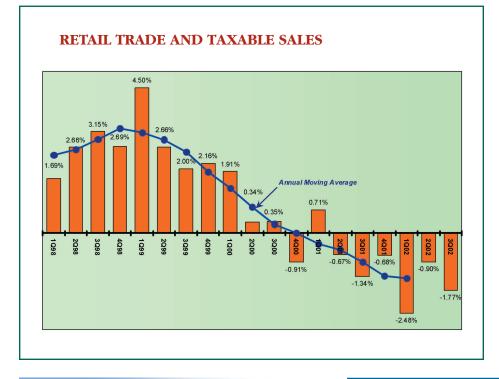
Every sector of Missouri's economy has shown brief periods of job growth during 2002, but no sector has been able to sustain that growth for more than three consecutive months. Current employment in Missouri is at its lowest level since April of 1998 and the state has lost over 77,000 jobs in the past 19 months.

There are other signs that Missouri's economy is struggling.

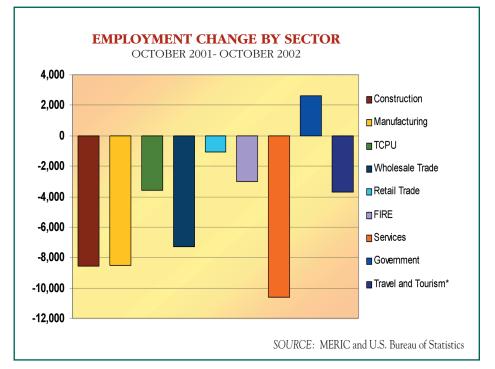
- Taxable sales: seven of the last eight quarters have seen negative real growth in taxable sales, while the last 10 quarters have failed to achieve 1-percent growth, according to the Department of Revenue.
- Personal income: personal income in Missouri grew at a 0.4 percent rate between the 1st and 2nd quarters of 2002, somewhat slower than the national rate of 1.1 percent.

- Employment: Missouri job loss, on a percentage basis, has been among the highest in the nation most of this year. Since the recession began in March of 2001, relative net job loss in Missouri has reached 2.8 percent, the third worst of any state.
- Manufacturing: between March of 2001 and October of 2002, seasonally adjusted manufacturing employment in Missouri fell by 33,100 jobs, or 8.5 percent. Losses had started to level off earlier this year, but have begun to drift downward again in the last two month, decreasing by 5,800 jobs.

At a news conference in December, Driskill and Department of Revenue Director Carol Fischer stressed that while Missouri's economic news is not all bad, any recovery will likely take some time getting established before prolonged economic growth resumes. Driskill said the Department of Economic Development has briefed Governor Holden and members of the General Assembly about the need to develop an "economic blueprint" that will ensure Missouri remains a place where businesses can remain competitive and grow in the future.



PAGE







PERIODICALS POSTAGE PAID AT JEFFERSON CITY, MO

Emerson Motor Plant recognized

The Emerson Motor Technologies Plant in Kennett, Mo., has been selected to receive the Missouri *impact!* Award for Continuous Improvement in Manufacturing Excellence from Missouri Enterprise Business Assistance Center.

Over the past two-years, the plant has enhanced its overall performance in plant systems and operations, including improved quality and cost management. The plant has worked closely with the Missouri Enterprise Business Assistance Center in implementing a review of operations and physical environment and then implementing changes to achieve world-class results.

Missouri Enterprise, a nonprofit corporation dedicated to helping Missouri businesses succeed, created the Missouri *impact!* Award in 1998 to recognize the accomplishments of its business customers and associates. The Board and staff of Missouri Enterprise nominate companies or individuals who have excelled in the areas of continuous improvement in manufacturing, innovative technology development, environmental solutions or contributions to the success of Missouri business and community/state economic development.

Emerson Motor Technologies, a global leader in the design and manufacture of electrical motors, provides a complete line of general and special purpose electric motors. Emerson Motors supports a wide variety of applications including commercial and industrial, appliance, hermetic, automotive, and HVAC.

State steps up with reduced role in Cardinals stadium assistance

After months of discussion with officials from the City of St. Louis and St. Louis County, representatives of the St. Louis Cardinals, business leaders, and the State of Missouri have agreed to a reasonable financial commitment that will enhance redevelopment efforts in downtown St. Louis and keep the Cardinals playing there for many years to come.

In addition, the Cardinals have agreed to develop a five-block area around the new stadium as part of what is commonly called a ballpark village - a retail and housing development that will tie the stadium together with downtown St. Louis.

The new Cardinals stadium will be privately financed. Under the final agreement, no state money will be used for the construction of the stadium - only to help cover costs of the necessary infrastructure developments that allows the stadium to be built and operated.

Even with the tax credits and state costs taken into consideration, between 2003 and 2032 the state will be able to more than recover initial spending for infrastructure and generate additional tax revenues. Net state tax revenue, based on present value, would be \$12.1 million. In gross terms, the state will take in about \$145 million more in new taxes than it will spend on the public infrastructure related to the stadium.

The State's Role

The Missouri Development Finance Board (MDFB), an independent board chartered by the state that helps finance infrastructure upgrades that stimulate economic

development, agreed on November 19 to approve up to \$29,450,000 in contribution tax credits for the stadium. The city of St. Louis, acting through its Land Clearance for Redevelopment Authority (LCRA), filed the application.

The 50 percent tax credits were based on a contribution from the Cardinals of approximately \$60 million, which includes about \$17 million in cash, the value of the site of the current Busch Stadium, and the adjoining parcels where the new stadium will be constructed. Action by the MDFB allowed the Cardinals to move forward with arranging private financing to pay for the stadium.

The land will be owned by the LCRA; however, the stadium will be owned by a private developer and leased to the Cardinals. As a bonus, at the end of 29 years when the lease expires, the owners would have to repay the state, with interest, for the tax credits or give the state an ownership share in the stadium.

Other state support for the development proposal is also tied to infrastructure. The Department of Transportation has approved approximately \$12 million to relocate the Highway 40 ramp adjacent to the existing stadium. In addition, the Department of Economic Development is being asked to consider tax credits of \$1.5 million through the Brownfield Remediation Program to help clean up some environmental contamination on the site and \$4.5 million in transportation development credits to relocate and expand a Metrolink station.

International students honored in capitol city

Nearly 400 international students from 28 universities and colleges from across the state took part in the Fourth Annual Governor's International Day on November 1 at the Capitol Plaza Hotel in Jefferson City. Governor Bob Holden addressed students during the luncheon. He thanked them for choosing to pursue their studies in Missouri and called their presence "invaluable" because of the diversity and culture they share with Missourians.

Holden recognized nine international students for their contributions to their communities and their universities. They are: Federico Waitoller, Columbia College, Columbia; Gulherme Lima, Lindenwood University, St. Charles; Steven Poirier, Logan College of Chiropractic, Chesterfield; Evgeniy Maslov, Missouri Southern State College, Joplin; Mario Perez, Rockhurst University, Kansas City; Venus Armendia, Central Missouri State University, Warrensburg; Nadhiya Ita, Southwest Missouri State University, Springfield; Vishal Kurup, University of Missouri-Kansas City; and Irana L. Stoyanova, Westminster College, Fulton.

One of the students, Venus Armendia, represented the honorees and spoke about her experiences as an international student. David Schlotzhauer, vice-president of People to People International, delivered the keynote address



Gov. Holden honors international students for contributions to their universities and communities in Missouri.

International Student Day provides students with the opportunity to network and celebrate their diversity. Students also attended an educational seminar and toured the State Capitol and Governor's Mansion during the day. Altogether, the international students represented about 80 countries.

International Student Day was sponsored by the Hawthorn Foundation, Maryville University, Saint Louis University, Webster University, Washington University Medical Center-St.Louis, Miller & Company P.C., Elisha Technologies, Par-Way Tryson Company, Missouri Association of Realtors and Maritz Inc.

Feature film to get some kicks in Missouri

Soccer tryouts for the feature film, "Game of Their Lives," were held in November at the

Soccerdome in Webster
Groves, a suburb of St.
Louis. The movie will portray the true

story of the 1950 U.S. World Cup soccer team of which five of the 11 players were from St. Louis. The soccer game is still regarded as the greatest upset in World Cup history, when with just three days of practice, the U.S. team beat defending champion England 1-0 in the opening game in Brazil

THE STATE OF EMPLOYMENT

Missouri labor market conditions weakened in November, as unemployment rose three-tenths of a percentage to 4.8 percent from 4.5 percent in October.

On a seasonally-adjusted basis, the state's unemployment rate increased by two-tenths of a point to 5.1 percent. The adjusted unemployment rate had been below 5 percent in the previous three months. Still, the November rate is only marginally higher than the average for this year and the rate a year ago - each 5.0 percent.

Missouri unemployment rate remains well below the nation's November unemployment rate of 6.0 percent.

Non-farm payrolls decreased by 9,800 jobs in November. This drop in seasonally-adjusted payroll employment was broad-based. The biggest single decrease was in eating and drinking places, where employment fell by 2,200. The apparent decrease in November may be partly due to higher-than-usual employment in October, including stadium food service operations.

Manufacturing job losses were comparatively small, a net drop of only 800 spread through various industries. Construction employment continued to fall, dropping by 1,900. Transportation and public utilities employment was also down by 1,900.

In the service industries, business services employment slipped by 900 jobs. Various other service industries experienced smaller decreases. These were partly offset by gains, including 800 jobs each in health services and private educational services. State government lost another 800 jobs.

Some other industry groups were fairly stable. Finance, insurance and real estate employment was little changed over the month. Overall the trade industries, other than eating and drinking places, were little changed, with small gains in some industries generally offsetting small losses elsewhere.

Over the past year, non-farm payrolls have dropped by 47,400 jobs, or 1.8 percent. Industries or industry groups with large losses include:

- Construction 11,300
- Manufacturing 9,200
- Wholesale trade 8,300
- Business services 7,500
- Transportation and public utilities 7,100
- Finance, insurance, and real estate 2,800
- State government 2,700

Industries or industry groups with large losses include:

- Health services 2,100 jobs
- Private educational services 1,900 jobs
- Local government (including public schools) 2,000 jobs

CALENDAR

January 8 92nd Legislative Session Opens January 20 Dr. Martin Luther King, Jr.'s Birthday

February 5 (state offices closed)

2003 Missouri Arts Awards

Jefferson City

March 3-7 Missouri Life Sciences Week
Columbia
March 27 2nd Annual Kansas City Life

April 9 - 10

Sciences Research Day - UMKC 2003 Governor's Conference

for Women - Lake Ozark

May 21-22 InvestMidwest Venture Capital
Forum - Kansas City

May 28-30 2003 Governor's Business Development/MEDC Conference

Missouri leads Midwest region in venture capital investments

A quarterly survey of venture capital investment activity in the United States shows that Missouri led the Midwest region in venture capital investments during the third quarter of 2002.

The MoneyTree™ Survey, which is done in cooperation with PricewaterhouseCoopers, Venture Economics, and the National Venture Capital Association, revealed that Missouri led the Midwest region with \$80,650,000 invested in 10 companies.

The company receiving the largest investment in the Midwest region, and making up a significant portion of the total venture capital invested in Missouri companies, was NuVox Communications, formerly known as Gabriel Communications, in Chesterfield, which received a \$66 million investment.



Other Missouri companies receiving investments included Auxeris Therapeutics, Inc; St. Louis; BioProfile, Inc; St. Louis; Centerre Healthcare Corp., St. Louis; Divergence, St. Louis; eScout, Lee's Summit; GlobalStreams, St. Louis; Physicians' Edge, Inc, St. Louis; Quick Study Radiology, Inc, St. Louis; and Western CE, Kansas City.

Joining Missouri in the Midwest region rankings was Western Pennsylvania, coming in a far second with \$36.5 million in seven deals and Illinois ranking third with \$26 million in seven deals. Ohio had \$14 million in four deals, Michigan had \$12 million in six deals, Indiana had \$5.5 million in two deals and Kentucky had no investments for the quarter.

With these solid investments in the third quarter Missouri moved up to third overall for Midwest region investments, with \$127.6 million in 25 deals so far in 2002. Western Pennsylvania leads the region with \$162.5 million invested in 25 deals, followed by Illinois with \$135.2 million in 41 deals. Overall the Midwest region ranked ninth out of 18 regions.

Holden Announces Approval of State Tax Credits for Youth Programs

In December, Gov. Bob Holden announced that the Missouri Department of Economic Development (DED) approved more than \$2.2 million in tax credits for charitable organizations throughout the state that operate programs to increase youth educational opportunities and decrease crime.

The tax credits were through the Youth Opportunities Program (YOP), which is administered by DED. Through the program, private sector donors who contribute to an approved project will receive a tax credit equivalent to 50 percent of their donation.

The credits can then be applied directly to the donor's Missouri tax bill.

The credits, in effect, allow donors to redirect their tax dollars to local projects and serve as an important fundraising tool for charitable organizations. These YOP tax credits are expected to leverage more than \$4.4 million in private sector donations for the not-for-profit organizations recently selected.

| ORGANIZATION | CITY | AMOUNT |
|---|----------------|-----------|
| Youth Life of Taney County | Branson | \$39,252 |
| Pemiscot Co. Initiative Network | Caruthersville | \$115,500 |
| Grandview School District Foundation, Inc. | Grandview | \$93,250 |
| YMCA of Greater Kansas City YouthFriends | Kansas City | \$182,500 |
| Walsworth Publishing Company, Inc. | Marceline | \$22,000 |
| Boys and Girls Town of Missouri | St. James | \$250,000 |
| American Red Cross St. Louis Area Chapter: | | |
| YouthCorps | St. Louis | \$121,384 |
| Big Brothers Big Sisters of Eastern Missouri | St. Louis | \$150,000 |
| Edgewood Children's Center | St. Louis | \$125,000 |
| Epworth Children & Family Services | St. Louis | \$124,999 |
| Friedens Haus | St. Louis | \$50,000 |
| Gateway "I Have A Dream" Foundation | St. Louis | \$25,652 |
| Housing Authority of St. Louis | | |
| County for Operation Excel: YouthBuild | St. Louis | \$156,840 |
| Lutheran Family & Children's Services of Missouri | St. Louis | \$250,000 |
| Opportunities Industrialization Centers of the Midwes | t St. Louis | \$125,000 |
| St. Mary's Special School for Exceptional Children | St. Louis | \$100,000 |
| UrbanFUTURE: One on One INSPIRE | St. Louis | \$108,550 |
| Wesley House Association | St. Louis | \$71,620 |

Holden Announces Award of \$1.7 Million In Job Training Funds

In December, Gov. Bob Holden announced that more than 75 Missouri companies will receive financial assistance in providing classroom training to their employees.

The Missouri Department of Economic Development and its Division of Workforce Development have approved more than \$1.7 million in assistance to facilitate the training of more than 7,600 new or existing employees in the state. The funds are for training during the state's fiscal year 2003.

"Enhancing the skill levels of Missouri's workers is an essential tool in providing current and future Missouri employers with a highly qualified, well-trained workforce," Holden said. "Our economy is becoming more high-tech in nature, and it is crucial that our workforce gain the skills they need to keep up with the demands of the global economy."

Companies will use the funds to pay for training programs, customized to their particular industry. Money for the training was appropriated by the General Assembly to the Missouri

Job Development Fund and will be administered through the state's Customized Training Program.

The Missouri Job Development Fund assists new or expanding businesses that wish to either train employees in newly created jobs, or retrain and upgrade the skills of existing employees. The overall purpose of the program is to increase and improve the quality of the state's workforce through training initiatives, which are intended to raise Missouri worker productivity. That in turn attracts economic opportunities to the state.

The program is offered by the Division of Workforce Development, in cooperation with the Department of Elementary and Secondary Education. Training will be provided locally by community colleges and area vocational technical schools with cooperation from local workforce investment boards.

A list of recipients is available on the department's Web site at www.missouridevelopment.org/employment/workforcedevelopment/media/releases.shtml





Wishing you a Happy and Prosperous New Year!

Missouri issues new Self-Sufficiency Standard

The Missouri Women's Council has released a new report that identifies how much income is necessary for varying compositions of Missouri families in various locations throughout the state to adequately meet their basic needs. The study also implies methods for improving and supporting private initiatives and public policies to help families become economically self-sufficient.

The Self-Sufficiency Standard for Missouri was prepared for the Missouri Women's Council with a grant from the Ford Foundation and was issued by the Friends of the Missouri Women's Council and Wider Opportunities for Women (WOW), a national women's employment organization. The report was written by Dr. Diana Pearce of the University of Washington Center for Women's Welfare.

The Self-Sufficiency Standard for Missouri charts the actual costs of living and working in the state. It measures how much income a family needs to pay for housing, food, childcare, healthcare, transportation and taxes - if they do not receive any help from relatives, friends or the government - based

on the ages, as well as number, of children in each household in each county and sub-county area of Missouri. The report also measures the impact of subsidies from employers and government



agencies on families' incomes.

Copies of The Self-Sufficiency Standard for Missouri are available online at www.SixStrategies.org.

In 2000, the Missouri Women's Council developed a similar report on the cost of living in Missouri.

The new report presents up-to-date information on costs around the state, information for 70 different family types per county, and is consistent with the methodology used across 28 other states using this tool.

The Women's Council plans to use this report to inform government, businesses, service providers and the general public about the true costs working families face across the state and to help design public policy that makes sense for all of Missouri's families.

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NEWSBRIEFS

State loan helps Bunker business relocate

A state loan will help a Reynolds County business relocate to a site just two miles away, within the city limits of Bunker. As a result, 16 jobs will be retained.

The Missouri Department of Economic Development (DED) has awarded a \$100,000 Action Fund Loan to the city of Bunker on behalf of RNS Wood Products. The loan will be used to pay for machinery and equipment.

RNS primarily saws logs, and also produces mulch and wood by-products. Currently, the company operates on a 10-acre site near the Mark Twain National Forest. In order to stay competitive, however, the company plans to expand operations by moving to the new 30-acre site in Bunker.

Tacony Manufacturing will expand in St. James

The Missouri Department of Economic Development (DED) has awarded a \$120,000 Industrial Infrastructure Grant through the Community Development Block Grant (CDBG) program to the city of St. James in Phelps County. The funds will be used for water system improvements needed for the expansion of Tacony Manufacturing.

The company will make a \$587,000 investment and create 12 new jobs. Tacony Manufacturing

produces small appliances, namely vacuum cleaners. The company is introducing a new vacuum next year that requires a durable metallic paint. In order to paint the vacuums in the facility and avoid outsourcing, Tacony requires an increased water capacity and water pressure.

Improvements call for the construction of a 100,000-gallon water storage tank which will serve other tenants of the St. James Industrial Park as well as Tacony. In addition to the CDBG funds, the city of St. James is assisting with the project by moving a gas line and contributing funds toward the construction of the water tank.

Former Falstaff Brewery redevelopment receives additional state aid

The state has approved a second increase in tax credits to assist with the on-going cleanup and redevelopment of the former Falstaff Brewery.

The Missouri Department of Economic Development (DED) approved an additional \$27,000 in remediation tax credits and 10 years of job and investment credits, bringing total state assistance for this project to \$247,000 in tax credits. The tax credits were approved through the state's Brownfield Redevelopment Program for Brewery Development Associates L.L.C.

Brewery Development Associates is restoring five buildings at the former Falstaff Brewery site at 1920 Shenandoah in St. Louis. Tax credits

issued by the state will provide assistance for the removal of asbestos and PCBs from the site, which had been vacant since 1977. The remediation work will pave the way for another 190,000 square feet at the site to be redeveloped into warehouse office and light industrial space. To date, approximately 85,000 square feet at the site has been leased to businesses, including manufacturing and light industrial operations, and more than 75 new jobs have been created.

State helps attract new business to Salem

The Missouri Department of Economic Development (DED) has awarded a \$43,000 Industrial Infrastructure Grant through the Community Development Block Grant (CDBG) program to the city of Salem. The funds, in combination with in-kind services from the city, will be used for electric service improvements needed for the location of Daisy Precision Products L.L.C.

Daisy, which is based in Rogers, Ark., is moving a manufacturing facility to Salem and will create at least 27 jobs. The new facility will manufacture BBs, which is an energy intensive process that requires upgraded electrical capabilities. Salem's current power supply is inadequate to meet those demands. Another manufacturing facility is located in Neosho, Mo.

TENATIVE PROGRAM SCHEDULE

WEDNESDAY, APRIL 9, 2003

12:00 p.m. - 7:00 p.m. Exhibit/Health Fair set up

12:00 p.m. - 3:00 p.m. Pre Conference Registration Opens

3:45 p.m. - 4:30 p.m. Self Defense for Women

4:45 p.m. - 5:30 p.m. "The Look" - A Business Fashion Show/Seminar

5:30 p.m. - 6:45 p.m. Cocktail Reception

Essential Etiquette – A Dinner Cruise Experience 7:00 p.m.

THURSDAY, APRIL 10, 2003

7:00 a.m. – 8:45 a.m. Registration Opens

Continental Breakfast - Exhibit Hall/Health Fair

9:00 a.m. - 9:55 a.m. Opening Session

First Lady Lori Hauser Holden (Invited)
 Speaker (To Be Determined)

9:55 a.m. - 10:15 a.m. Refreshment Break - Exhibit Area/Health Fair

10:15 a.m. - 11:30 a.m. Seminar Session I

11:30 a.m. - 12:00 p.m. Visit Exhibit Area/Health Fair

12:00 p.m. - 1:30 p.m. Keynote Luncheon:

- To Be Determined

1:30 p.m. - 2:00 p.m. Visit Exhibit Area/Health Fair

2:00 p.m. - 3:15 p.m. Seminar Session II

3:15 p.m. - 3:45 p.m. Coke Break - Exhibit Area/Health Fair

4:00 p.m. – 5:15 p.m. Seminar Session III

5:30 p.m. – 7:00 p.m. Mardi Gras Networking Reception

8:30 p.m. - 10:00 p.m. Hospitality Room

The Missouri Governor's Conference for Women



APRIL 9-10, 2003

Holiday Inn SunSpree Resort Lake Ozark, Missouri

THE FINE PRINT

Cancellations: Cancellations received in writing by The Missouri Women's Council by February 5, 2003 will receive a full refund less a 10% processing fee. No refunds will be made for cancellations received after February 5, 2003.

Dinner Cruise: The Dinner Cruise will depart from the Holiday Inn SunSpree Resort at 7:00 p.m. on Wednesday, April 9, 2003. Seating is limited to 149 people on first come, first served basis.

Dismantling: No display may be dismantled before the end of the Closing Reception at 7:00 p.m. It is the exhibitor's responsibility to pack and remove any items of value before leaving the Conference. Exhibitors are responsible for any sales tax and music licensing liabilities required by law.

Exhibit Hours: Thursday, April 10, 2003, 7:00 a.m. - 7:00 p.m. Attendees will visit the display area throughout the day. Breakfast, workshop breaks, and the evening reception will take place in the exhibit area.

Exhibit Set Up Hours: Wednesday, April 9, 2003, 12:00 p.m. – 7:00 p.m. Booths must be set up prior to 7:00 p.m. All display materials must be in place no later than 7:00 p.m. on April 9, 2003. Show management reserves the right to remove exhibits not set up by 7:00 p.m. In this event refunds will not be issued. Lunch Only Accommodations: Should you

wish to participate in the luncheon only on Thursday, April 10, 2003, the fee is \$20 per person.

The Friends of the Missouri Women's Council PLEASE MAKE CHECK PAYABLE TO:

Mail payment, along with this completed form, to: Missouri Women's Council, P.O. Box 1684, Jefferson City, Missouri 65102

If you have questions regarding registration, please phone (573) 751-0810, or in Missouri toll-free at (877) 426-9284. www.womenscouncil.org

Please photocopy this form if registering more than one person

Accommodations: Available at the Holiday Inn SunSpree Resort at special conference rates. For specific information and reservations, please contact the hotel directly. Be sure to mention you are attending the Missouri Governor's Conference for Women.

Track III: Motivational and Leadership Skills

Holiday Inn SunSpree Resort 120 Holiday Lane - PO Box 1930 Lake Ozark, Missouri 65049 Toll-Free: (800) 532-3575

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|--|-------|--|---|---|--|--|
| PLEASE PRINT CAREFULLY: This information will be used to print signs, rosters, and badges. | | Pre Conference Wednesday Only Includes dinner cruise (space is limited so register early!) | | | | |
| Name | | Title/Position | One Day Conference (Thursday) Only \$100 |) | | |
| Company | | | Pre Conference Wednesday and Full Day Conference Thursday \$150 | 1 | | |
| Address | | Room or M/S# | Full Day Conference Thursday \$150 | , | | |
| City | State | Zip | Please select one track number per session. | | | |
| Day Phone () | | Fax () | Seminar Session III 4:00 p.m. – 5:15 p.m | | | |
| Email | | Please state SPECIAL NEEDS | Track I: Business and Career Development Track II: Financial Forecast | | | |